



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [NORTHERN TRUST CORPORATION](#)

City/State [CHICAGO, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [157,786,326](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NORTHERN TRUST CORPORATION
50 SOUTH LA SALLE STREET
CHICAGO, IL 60603

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	159,184,968	153,252,713	155,929,089	136,098,123	117,493,571
Net income (\$000)	785,526	743,241	1,545,319	1,209,310	1,492,216
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.08	2.67	5	0.90	2.65	4	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
+ Non-interest income	3.33	0.96	95	3.28	1.11	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
- Overhead expense	3.05	2.17	89	2.95	2.24	87	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
- Provision for credit losses	0.01	0.09	31	-0.07	-0.15	56	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	10	0	0.02	5	0	0.01	21
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	76	0	0	0	48	0	0
= Pretax net operating income (tax equivalent)	1.34	1.40	47	1.30	1.79	16	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Net operating income	0.99	1.06	42	0.97	1.36	15	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Net income	0.99	1.06	42	0.97	1.35	15	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.26	3.12	4	1	3.14	3	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense	0.09	0.24	15	0.02	0.27	1	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent)	1.16	2.88	5	0.98	2.85	4	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.04	0.08	3	-0.02	0.13	7	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Earnings coverage of net loan and lease losses (X)	-120.38	-9.51	15	-225.61	4.52	7	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.34	1.17	3	0.40	1.39	3	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.34	1.15	5	0.40	1.37	3	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.41	25	0.29	0.63	18	0.31	0.49	29	0.39	0.71	23	0.28	0.57	17
30-89 days past due loans and leases / Total loans and leases	0.54	0.32	81	0.49	0.27	84	0.80	0.32	88	0.29	0.39	45	0.28	0.43	37
Liquidity and Funding															
Net noncore funding dependence	31.04	3.09	95	32.47	-1.82	96	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-69.36	-1.79	3	-86.24	-8.21	3	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Net loans and leases / Total assets	26.03	61.60	5	21.62	59.81	3	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Capitalization															
Tier 1 leverage ratio	6.67	9.08	5	7.12	9.11	5	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Holding company equity capital / Total assets	7.02	10.04	7	6.86	10.88	3	6.53	10.71	3	6.88	11.16	4	8.11	12.43	6
Total equity capital (including minority interest) / Total assets	7.02	10.14	6	6.86	11.01	1	6.53	10.82	2	6.88	11.29	3	8.11	12.57	4
Common equity tier 1 capital / Total risk-weighted assets	10.54	11.90	32	12.03	12.69	47	11.91	12.42	44	12.83	12.38	62	12.70	12.17	69
Net loans and leases / Equity capital (X)	3.71	6.22	8	3.15	5.51	7	3.36	5.53	7	2.87	5.58	7	2.82	5.21	9
Cash dividends / Net income	40.32	34	62	42.70	25.30	88	40.96	28.27	77	52.66	42.30	66	41.03	33.12	65
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-8.42	7.91	1	13.77	9.29	68	8.17	10.50	48	24.25	16.68	73	3.49	9.26	33
Equity capital	-6.37	-0.29	37	3.87	9.31	29	2.81	7.46	32	5.39	6.99	46	5.54	10.49	34
Net loans and leases	10.23	11.87	53	11.06	0.79	83	20.18	3.36	88	7.23	9.07	50	-3.31	9.10	3
Noncore funding	-14.07	10.50	27	14.43	-23.76	89	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33
Parent Company Ratios															
Short-term debt / Equity capital	4.51	0.43	93	4.22	0.48	90	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Long-term debt / Equity capital	35.24	11.61	86	30.38	11.05	87	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Equity investment in subsidiaries / Equity capital	96.38	103.92	15	95.57	103.07	12	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Cash from ops + noncash items + op expense / Op expense + dividends	-127.66	116.54	6	72.60	130.64	25	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	447,768	344,740	714,072	774,601	1,153,202	29.89	2.18
Income from lease financing receivables.....	-148	-319	-672	-5	80		
Fully taxable income on loans and leases.....	447,586	340,266	713,311	760,185	1,123,831	31.54	3.99
Tax-exempt income on loans and leases.....	34	4,155	89	14,411	29,451	-99.18	-99.62
Estimated tax benefit on income on loans and leases.....	811	12,700	2,014	31,273	31,421	-93.61	-94.16
Income on loans and leases (tax equivalent).....	448,431	357,121	715,414	805,869	1,184,703	25.57	-1.06
Investment interest income (tax equivalent).....	377,930	337,585	692,290	803,955	1,059,393	11.95	34.96
Interest on balances due from depository institutions.....	88,359	6,887	22,012	52,946	256,898	1182.98	-7.31
Interest income on other earning assets.....	11,409	6,340	12,422	15,028	31,688	79.95	-31.65
Total interest income (tax equivalent).....	926,129	707,933	1,442,138	1,677,798	2,532,682	30.82	9.56
Interest on time deposits of \$250K or more	1,979	2,302	4,306	14,163	13,157	-14.03	-54.16
Interest on time deposits < \$250K.....	225	321	539	2,351	3,002	-29.91	-33.82
Interest on foreign office deposits	-16,922	-37,536	-78,998	-15,605	312,024		
Interest on other deposits	21,966	6,716	12,832	47,492	160,755	227.07	176.89
Interest on other borrowings and trading liabilities.....	49,222	34,820	64,044	125,260	294,816	41.36	2.28
Interest on subordinated debt and mandatory convertible securities	12,149	10,639	21,121	26,604	38,268	14.19	-23.02
Total interest expense.....	68,619	17,262	23,844	200,265	822,022	297.51	-48.23
Net interest income (tax equivalent).....	857,510	690,671	1,418,294	1,477,533	1,710,660	24.16	20.31
Non-interest income.....	2,647,795	2,511,246	5,129,645	4,659,124	4,396,911	5.44	38.45
Adjusted operating income (tax equivalent)	3,505,305	3,201,917	6,547,939	6,136,657	6,107,571	9.48	33.52
Overhead expense.....	2,429,588	2,261,545	4,583,452	4,381,044	4,138,099	7.43	32.87
Provision for credit losses.....	6,500	-57,000	-81,500	92,767	-8,771		
Securities gains (losses)	0	0	-334	-401	-1,358		
Other tax equivalent adjustments	0	0	1	0	0		-100.00
Pretax net operating income (tax equivalent).....	1,069,214	997,373	2,045,655	1,661,978	1,976,885	7.20	33.74
Applicable income taxes	265,842	239,186	464,770	418,322	451,892	11.14	11.82
Tax equivalent adjustments	17,846	14,946	35,566	34,346	32,777	19.40	0.54
Applicable income taxes (tax equivalent).....	283,688	254,132	500,336	452,668	484,669	11.63	11.03
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	785,526	743,241	1,545,319	1,209,310	1,492,216	5.69	44.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	785,526	743,241	1,545,319	1,209,310	1,492,216	5.69	44.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	785,526	743,241	1,545,319	1,209,310	1,492,216	5.69	44.40
Investment securities income (tax equivalent).....	377,930	337,585	692,290	803,955	1,059,393	11.95	34.96
US Treasury and agency securities (excluding mortgage-backed securities)	37,179	30,167	60,154	106,349	189,235	23.24	-37.81
Mortgage-backed securities	158,559	154,509	293,566	393,400	515,907	2.62	36.22
All other securities	182,192	152,909	338,570	304,206	354,251	19.15	75.43
Cash dividends declared.....	316,740	317,368	633,011	636,807	612,265	-0.20	55.02
Common	295,840	296,468	591,211	592,083	565,865	-0.21	66.45
Preferred.....	20,900	20,900	41,800	44,724	46,400	0.00	-21.39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.16	2.90	3	0.92	2.92	2	0.92	2.85	3	1.23	3.27	4	2.16	4	3
Less: Interest expense	0.09	0.22	15	0.02	0.25	1	0.02	0.23	0	0.15	0.48	6	0.70	0.98	31
Equals: Net interest income (tax equivalent)	1.08	2.67	5	0.90	2.65	4	0.91	2.60	5	1.09	2.77	6	1.46	3.01	8
Plus: Non-interest income	3.33	0.96	95	3.28	1.11	94	3.29	1.04	95	3.42	1.21	92	3.74	1.32	91
Equals: adjusted operating income (tax equivalent)	4.40	3.67	85	4.18	3.82	73	4.20	3.70	79	4.51	4.04	76	5.20	4.41	82
Less: Overhead expense	3.05	2.17	89	2.95	2.24	87	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83
Less: Provision for credit losses	0.01	0.09	31	-0.07	-0.15	56	-0.05	-0.09	56	0.07	0.51	5	-0.01	0.15	4
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	2
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	9	0	0.02	5	0	0.01	22
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	76	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.34	1.40	47	1.30	1.79	16	1.31	1.66	23	1.22	1.04	62	1.68	1.56	59
Less: Applicable income taxes (tax equivalent)	0.36	0.33	60	0.33	0.41	26	0.32	0.38	32	0.33	0.23	79	0.41	0.36	65
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.99	1.06	42	0.97	1.36	15	0.99	1.26	20	0.89	0.81	55	1.27	1.19	54
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.99	1.06	42	0.97	1.35	15	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Memo: Net income (last four quarters)	1	1.12	33	0.87	1.25	17	0.99	1.26	20	0.89	0.82	55	1.27	1.19	54
Net income-BHC and noncontrolling (minority) interest	0.99	1.07	41	0.97	1.37	14	0.99	1.27	19	0.89	0.83	55	1.27	1.20	54
Margin Analysis															
Average earning assets / Average assets	92.65	92.97	47	92.41	93.15	39	92.71	93.08	46	91.67	92.32	41	91.76	91.05	60
Average interest-bearing funds / Average assets	71.09	60.12	84	70.89	62.32	82	71.20	61.99	80	77.26	64.06	87	77.69	65.57	86
Interest income (tax equivalent) / Average earning assets	1.26	3.12	4	1	3.14	3	1	3.06	3	1.34	3.55	4	2.35	4.41	2
Interest expense / Average earning assets	0.09	0.24	15	0.02	0.27	1	0.02	0.25	0	0.16	0.52	6	0.76	1.08	29
Net interest income (tax equivalent) / Average earning assets	1.16	2.88	5	0.98	2.85	4	0.98	2.80	5	1.18	3.01	6	1.59	3.33	8
Yield or Cost															
Total loans and leases (tax equivalent)	2.23	4.01	3	2.03	4.05	1	1.92	4.01	2	2.41	4.27	2	3.82	5.09	4
Interest-bearing bank balances	0.30	0.42	18	0.02	0.11	6	0.04	0.14	6	0.11	0.27	3	0.75	2.04	7
Federal funds sold and reverse repos	1.73	0.58	92	0.30	0.26	68	0.33	0.25	75	0.32	0.68	39	2.11	2.44	40
Trading assets	0	0.52	52	0	0.42	54	0	0.45	52	0	0.60	48	0	0.99	43
Total earning assets	1.23	3.09	3	0.98	3.11	3	0.97	3.04	3	1.32	3.51	4	2.32	4.36	3
Investment securities (tax equivalent)	1.31	1.85	11	1.16	1.80	7	1.19	1.77	11	1.50	2.25	5	2.14	2.76	3
US Treasury and agency securities (excluding mortgage-backed securities)	1.44	1.22	68	1.15	1.28	43	1.20	1.14	53	1.46	1.75	35	2.24	2.32	52
Mortgage-backed securities	1.42	1.78	15	1.35	1.56	28	1.26	1.57	23	1.83	2.05	25	2.54	2.61	41
All other securities	1.22	2.82	8	1.02	2.91	7	1.11	2.81	8	1.17	3.24	2	1.71	4.06	3
Interest-bearing deposits	0.01	0.20	1	-0.06	0.24	2	-0.06	0.21	2	0.06	0.53	1	0.68	1.10	20
Time deposits of \$250K or more	0.63	0.50	71	0.68	0.76	44	0.64	0.66	51	1.56	1.42	59	2.25	1.96	71
Time deposits < \$250K	0.23	0.44	20	0.28	0.72	6	0.25	0.62	9	0.92	1.36	15	1.07	1.82	11
Other domestic deposits	0.14	0.17	49	0.05	0.17	12	0.04	0.15	9	0.19	0.36	17	0.92	0.93	52
Foreign deposits	-0.05	0.25	7	-0.11	0.12	11	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13
Federal funds purchased and repos	1.75	0.36	96	0.07	0.19	27	0.08	0.17	38	0.35	0.62	33	2.27	1.86	71
Other borrowed funds and trading liabilities	1.11	1.24	44	0.80	1.31	31	0.74	1.27	32	1.08	1.50	31	2.18	2.38	38
All interest-bearing funds	0.12	0.36	8	0.03	0.40	1	0.02	0.37	0	0.19	0.74	1	0.90	1.49	17

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019												
Non-interest Income and Expenses																	
Total non-interest income	2,647,795	2,511,246	5,129,645	4,659,124	4,396,911												
Fiduciary activities income	2,311,751	2,139,101	4,361,067	3,995,013	3,852,064												
Service charges on deposit accounts - domestic	25,083	25,733	50,997	51,325	51,717												
Trading revenue.....	162,709	155,144	308,338	312,742	263,860												
Investment banking fees and commissions.....	64,801	62,019	124,432	110,820	90,654												
Insurance activities revenue.....	0	0	0	0	0												
Venture capital revenue.....	0	0	0	0	0												
Net servicing fees	0	0	0	0	0												
Net securitization income	0	0	0	0	0												
Net gains (losses) on sales of loans, OREO, other assets.....	568	108	1,882	-1,281	-18,744												
Other non-interest income.....	82,883	129,141	282,929	190,505	157,360												
Total overhead expenses	2,429,588	2,261,545	4,583,452	4,381,044	4,138,099												
Personnel expense.....	1,310,260	1,203,776	2,395,734	2,283,253	2,157,137												
Net occupancy expense.....	165,063	163,756	332,228	353,962	330,808												
Goodwill impairment losses	0	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	4,919	8,250	14,802	16,943	16,603												
Other operating expenses.....	949,346	885,763	1,840,688	1,726,886	1,633,551												
Fee income on mutual funds and annuities.....	225,725	153,827	301,566	483,411	408,559												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	205,055,340	245,657,397	258,875,958	227,727,658	189,305,938												
Number of equivalent employees	22,464	20,634	21,117	20,869	19,808												
Average personnel expense per employee.....	58.33	58.34	113.45	109.41	108.90												
Average assets per employee.....	7,086.23	7,427.19	7,384.05	6,521.55	5,931.62												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	8.53	2.35	91	6.13	2.15	87	5.88	2.17	86	10.38	2.02	96	9.29	2.72	91		
Overhead expenses / Net Interest Income + non-interest income	69.67	59.40	84	70.96	59.03	89	70.38	59.28	90	71.79	62.28	83	68.12	61.29	77		
Percent of Average Assets																	
Total overhead expense	3.05	2.17	89	2.95	2.24	87	2.94	2.17	89	3.22	2.57	79	3.52	2.69	83		
Personnel expense.....	1.65	1.20	90	1.57	1.25	81	1.54	1.21	83	1.68	1.30	85	1.84	1.41	85		
Net occupancy expense.....	0.21	0.22	40	0.21	0.24	33	0.21	0.23	38	0.26	0.26	52	0.28	0.28	53		
Other operating expenses.....	1.20	0.72	89	1.17	0.73	89	1.19	0.72	90	1.28	0.94	81	1.40	0.97	82		
Overhead less non-interest income	-0.27	1.19	3	-0.33	1.10	5	-0.35	1.10	3	-0.20	1.25	7	-0.22	1.32	3		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	69.31	58.92	84	70.63	58.45	90	70	58.83	89	71.39	61.82	83	67.75	60.64	77		
Personnel expense.....	37.38	32.65	74	37.60	33.10	71	36.59	32.93	68	37.21	32.36	78	35.32	32.39	67		
Net occupancy expense.....	4.71	6.14	27	5.11	6.33	31	5.07	6.23	30	5.77	6.58	34	5.42	6.52	27		
Other operating expenses.....	27.22	19.36	89	27.92	18.60	91	28.34	19.18	93	28.42	22.28	82	27.02	21.20	84		
Total non-interest income	75.54	25.40	96	78.43	28.18	96	78.34	27.67	96	75.92	28.83	93	71.99	29.23	91		
Fiduciary activities income	65.95	2.23	99	66.81	2.24	99	66.60	2.20	99	65.10	2.09	99	63.07	1.97	99		
Service charges on domestic deposit accounts	0.72	3.45	11	0.80	3.19	12	0.78	3.27	13	0.84	3.27	13	0.85	3.88	15		
Trading revenue.....	4.64	0.45	93	4.85	0.72	92	4.71	0.62	92	5.10	1.28	86	4.32	1.18	88		
Investment banking fees and commissions.....	1.85	2.25	60	1.94	2.52	57	1.90	2.58	57	1.81	2.46	55	1.48	3.54	48		
Insurance activities revenue.....	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11		
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42		
Net servicing fees	0	1.38	12	0	0.55	15	0	0.60	14	0	0.01	42	0	0.28	21		
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	0.02	1.51	16	0	3.83	5	0.03	3.30	6	-0.02	3.92	9	-0.31	1.86	5		
Other non-interest income.....	2.36	9.09	7	4.03	9.26	16	4.32	9.27	17	3.10	9.65	4	2.58	10.04	5		
Overhead less non-interest income	-6.23	32.73	4	-7.80	29.94	4	-8.34	30.52	3	-4.53	31.93	7	-4.24	31.06	4		
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.86	21.22	82	23.98	21.54	77	22.72	21.18	68	25.17	18.63	90	22.86	20.56	69		
Applicable income tax + TE / Pretax net operating income + TE	26.53	23.38	81	25.48	23.10	77	24.46	22.67	74	27.24	21.18	93	24.52	23.23	67		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	11,796,295	11,103,266	11,542,695	10,609,109	10,115,184	6.24	-1.99
Commercial and industrial loans	4,698,204	4,246,124	4,525,012	4,161,725	4,081,883	10.65	-11.56
Loans to individuals	446,448	349,324	423,749	329,059	310,409	27.80	61.87
Loans to depository institutions and acceptances of other banks	4,914	4	0	27	1,266	122750.00	-7.20
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	24,261,986	21,707,916	23,989,116	18,659,756	16,900,842	11.77	52.88
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	41,207,847	37,406,634	40,480,572	33,759,676	31,409,584	10.16	23.01
Less: Allowance for loan and lease losses	138,214	148,916	138,424	190,680	104,525	-7.19	-10.10
Net loans and leases	41,069,633	37,257,718	40,342,148	33,568,996	31,305,059	10.23	23.16
Debt securities that reprice or mature in over 1 year	33,180,278	42,541,987	35,484,881	31,558,689	27,692,696	-22.01	46.71
Mutual funds and equity securities	104	113	107	0	0	-7.96	
Subtotal	74,250,015	79,799,818	75,827,136	65,127,685	58,997,755	-6.95	32.68
Interest-bearing bank balances	43,775,300	62,102,952	69,018,127	62,894,626	41,101,818	-29.51	18.10
Federal funds sold and reverse repos	1,181,807	947,903	686,365	1,596,509	712,785	24.68	-43.64
Debt securities that reprice or mature within 1 year	21,395,869	15,071,090	25,415,424	27,447,192	23,205,207	41.97	3.61
Trading assets	2,768,113	1,773,768	561,096	1,027,105	946,480	56.06	180.08
Total earning assets	143,371,104	159,695,531	171,508,148	158,093,117	124,964,045	-10.22	22.79
Non-interest-bearing cash and due from depository institutions	2,357,455	1,682,736	1,243,724	2,177,558	2,383,388	40.10	-11.41
Premises, fixed assets, and leases	972,707	1,053,502	1,019,879	1,075,370	974,949	-7.67	109.94
Other real estate owned	120	160	2,951	660	3,138	-25.00	-98.45
Investment in unconsolidated subsidiaries	0	8,336	0	8,335	8,332	-100.00	-100.00
Intangible and other assets	11,100,327	9,861,266	10,126,306	8,656,146	8,494,536	12.56	94.72
Total assets	157,786,326	172,291,118	183,889,795	170,003,912	136,828,388	-8.42	25.62
Quarterly average assets	155,741,672	153,900,151	161,212,790	142,434,964	117,896,815	1.20	31.47
Average loans and leases (YTD)	40,145,891	35,241,604	37,188,593	33,501,072	31,053,752	13.92	18.84
Memoranda							
Loans held-for-sale	0	130,774	12,179	0	53,565	-100.00	-100.00
Loans not held-for-sale	41,207,847	37,275,860	40,468,393	33,759,676	31,356,019	10.55	23.15
Real estate loans secured by 1–4 family	6,329,579	6,181,070	6,086,741	6,052,268	6,086,381	2.40	-18.26
Commercial real estate loans	5,460,344	4,905,413	5,449,810	4,539,863	4,011,696	11.31	27.61
Construction and land development	515,735	591,188	571,742	579,193	464,905	-12.76	8.09
Multifamily	1,252,248	950,586	1,288,835	906,808	646,455	31.73	86.37
Nonfarm nonresidential	3,692,361	3,363,639	3,589,233	3,053,862	2,900,336	9.77	17.97
Real estate loans secured by farmland	6,372	16,688	6,144	16,847	16,912	-61.82	-51.37
Total investment securities	54,576,251	57,613,190	60,900,412	59,005,881	50,897,903	-5.27	26.14
U.S. Treasury securities	2,645,194	2,657,926	2,473,133	2,889,851	4,687,883	-0.48	-56.37
US agency securities (excluding mortgage-backed securities)	2,614,230	2,318,754	2,258,423	3,412,597	3,082,826	12.74	-20.41
Municipal securities	3,453,292	3,489,880	3,876,855	3,085,741	1,625,375	-1.05	292.11
Mortgage-backed securities	21,205,131	23,171,420	23,340,183	22,722,684	21,117,045	-8.49	41.03
Asset-backed securities	5,887,557	6,012,883	6,624,272	4,674,482	4,134,829	-2.08	95.00
Other debt securities	18,770,743	19,962,214	22,327,439	22,220,526	16,249,945	-5.97	25.27
Mutual funds and equity securities	104	113	107	0	0	-7.96	
Available-for-sale securities	35,017,883	36,864,006	38,010,457	42,021,979	38,876,261	-5.01	2.49
U.S. Treasury securities	2,588,384	2,558,930	2,426,135	2,799,860	4,549,046	1.15	-57.18
US agency securities (excluding mortgage-backed securities)	2,518,270	2,318,754	2,258,423	3,412,597	3,082,826	8.60	-23.33
Municipal securities	3,453,292	3,488,867	3,876,075	3,083,671	1,615,301	-1.02	314.49
Mortgage-backed securities	15,288,383	16,538,635	17,241,853	22,575,851	20,995,103	-7.56	2.05
Asset-backed securities	5,391,525	5,278,089	5,941,690	3,997,532	3,330,480	2.15	90.34
Other debt securities	5,778,029	6,680,731	6,266,281	6,152,468	5,303,505	-13.51	-6.67
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-1,187,239	-75,570	-248,973	6,286	-35,254		
Available-for-sale securities appreciation (depreciation)	-1,834,183	399,332	61,816	866,308	154,014		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	36,841,062	36,590,946	39,341,346	35,421,395	34,378,206	0.68	14.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	21,235,832	19,057,270	22,028,206	17,728,518	14,114,750	11.43	9.01
NOW, ATS and transaction accounts	10,564,878	11,479,852	11,005,339	8,005,356	7,207,038	-7.97	317.40
Time deposits less brokered deposits < \$250K	188,365	217,474	201,472	236,422	275,290	-13.39	-50.80
MMDA and other savings accounts	20,292,148	20,124,897	23,997,733	20,626,420	14,234,483	0.83	60.04
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	52,281,223	50,879,493	57,232,750	46,596,716	35,831,561	2.75	49.06
Time deposits of \$250K or more	596,660	660,207	641,179	700,635	711,359	-9.63	-34.38
Foreign deposits	80,796,762	94,670,462	102,054,363	96,580,696	72,577,683	-14.65	18.25
Federal funds purchased and repos	799,636	529,313	532,117	299,980	889,939	51.07	72.46
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	4,403,121	5,639,605	4,082,997	4,510,507	6,911,384	-21.93	4.57
Other borrowings w/remaining maturity over 1 year	2,806,584	2,537,036	2,006,263	2,623,415	3,162,194	10.62	85.30
Brokered deposits < \$250K	0	0	0	0	0	0	-100.00
Noncore funding	89,402,763	104,036,623	109,316,919	104,715,233	84,252,559	-14.07	18.53
Trading liabilities	915,778	388,799	780,025	1,708,386	1,616,058	135.54	-21.00
Subordinated notes and debentures + trust preferred securities	1,094,143	1,443,145	1,145,740	1,467,099	1,425,803	-24.18	-43.35
Other liabilities	3,022,763	3,720,074	3,397,565	3,828,222	2,611,449	-18.74	55.32
Total liabilities	146,716,670	160,468,134	171,872,999	158,315,656	125,737,430	-8.57	26.99
Equity Capital							
Perpetual preferred stock (including surplus)	884,860	884,860	884,860	884,860	1,273,408	0.00	0.32
Common stock	408,619	408,619	408,619	408,619	408,619	0.00	0.00
Common surplus	951,085	921,109	939,281	963,498	1,012,987	3.25	-7.40
Retained earnings	13,586,130	12,630,910	13,117,344	12,207,688	11,656,707	7.56	46.92
Accumulated other comprehensive income	-1,510,589	194,668	-35,601	428,052	-194,613		
Other equity capital components	-3,250,449	-3,217,182	-3,297,707	-3,204,461	-3,066,150		
Total holding company equity capital	11,069,656	11,822,984	12,016,796	11,688,256	11,090,958	-6.37	9.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	11,069,656	11,822,984	12,016,796	11,688,256	11,090,958	-6.37	9.95
Total liabilities and capital	157,786,326	172,291,118	183,889,795	170,003,912	136,828,388	-8.42	25.62
Memoranda							
Non-interest-bearing deposits	32,081,535	42,022,361	48,315,467	43,110,687	26,292,099	-23.66	10.29
Interest-bearing deposits	101,593,110	104,187,801	111,612,825	100,767,360	82,828,504	-2.49	35.06
Total deposits	133,674,645	146,210,162	159,928,292	143,878,047	109,120,603	-8.57	28.15
Long-term debt that reprices within 1 year	0	0	0	0	0	0	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	12,016,796	11,688,256	11,688,256	11,090,958	10,508,283		
Accounting restatements	0	0	0	-10,069	0		
Net income	785,526	743,241	1,545,319	1,209,310	1,492,216		
Net sale of new perpetual preferred stock	0	0	0	-388,548	391,398		
Net sale of new common stock	11,804	-42,388	-24,218	-49,490	-55,455		
Sale of treasury stock	81,419	153,103	174,429	161,461	207,893		
Less: Purchase of treasury stock	34,162	165,824	267,674	299,772	1,100,169		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	316,740	317,368	633,011	636,807	612,265		
Change in other comprehensive income	-1,474,987	-233,384	-463,653	622,665	259,057		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-2,652	-2,652	-11,452	0		
Holding company equity capital, ending balance	11,069,656	11,822,984	12,016,796	11,688,256	11,090,958		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	7.48	38.78	9	6.44	36.32	6	6.28	36.25	6	6.24	36.22	9	7.39	37.78	11
Commercial and industrial loans	2.98	11.05	9	2.46	12.25	6	2.46	10.76	6	2.45	13.52	7	2.98	12.02	11
Loans to individuals	0.28	3.52	22	0.20	3.48	15	0.23	3.36	19	0.19	3.40	16	0.23	4.20	14
Loans to depository institutions and acceptances of other banks	0	0.02	72	0	0.01	65	0	0.02	34	0	0.03	62	0	0.04	61
Agricultural loans.....	0	0.19	12	0	0.21	12	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	15.38	4.45	95	12.60	4.22	94	13.05	4.47	93	10.98	4.63	89	12.35	5.01	90
Net loans and leases.....	26.03	61.60	5	21.62	59.81	3	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Debt securities over 1 year.....	21.03	19.46	56	24.69	17.61	75	19.30	19.46	53	18.56	15.55	65	20.24	14.60	80
Mutual funds and equity securities	0	0.05	25	0	0.06	28	0	0.06	27	0	0.05	13	0	0.06	13
Subtotal	47.06	82.34	6	46.32	78.32	6	41.24	79.22	3	38.31	78.16	6	43.12	79.65	7
Interest-bearing bank balances	27.74	4.59	96	36.05	9.11	99	37.53	8.50	99	37	7.51	98	30.04	3.06	99
Federal funds sold and reverse repos	0.75	0.58	80	0.55	0.52	79	0.37	0.54	76	0.94	0.82	82	0.52	1.57	76
Debt securities 1 year or less	13.56	1.68	98	8.75	1.53	96	13.82	1.56	98	16.15	1.68	98	16.96	1.91	98
Trading assets	1.75	0.55	86	1.03	0.60	81	0.31	0.49	66	0.60	1.01	63	0.69	1.19	76
Total earning assets.....	90.86	90.95	54	92.69	91.43	63	93.27	91.77	68	92.99	91.05	72	91.33	89.53	69
Non-interest cash and due from depository institutions.....	1.49	1.01	84	0.98	1.01	44	0.68	0.82	34	1.28	1.07	65	1.74	1.14	88
Other real estate owned.....	0	0.01	22	0	0.02	12	0	0.01	32	0	0.02	13	0	0.03	18
All other assets.....	7.65	7.97	44	6.34	7.50	39	6.06	7.35	33	5.73	7.82	27	6.93	9.27	24
Memoranda															
Short-term investments	42.05	7.68	97	45.34	12.01	97	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
U.S. Treasury securities.....	1.68	1.96	61	1.54	1.08	72	1.34	1.47	67	1.70	0.84	79	3.43	1.03	82
US agency securities (excluding mortgage-backed securities)	1.66	0.84	76	1.35	0.77	76	1.23	0.82	74	2.01	0.63	86	2.25	0.54	90
Municipal securities	2.19	1.75	63	2.03	1.72	61	2.11	1.73	62	1.82	1.69	61	1.19	1.34	61
Mortgage-backed securities	13.44	13.68	51	13.45	12.97	53	12.69	14.14	45	13.37	11.75	58	15.43	11.44	75
Asset-backed securities	3.73	0.68	91	3.49	0.38	93	3.60	0.50	92	2.75	0.32	92	3.02	0.28	95
Other debt securities	11.90	0.52	99	11.59	0.52	99	12.14	0.53	99	13.07	0.42	99	11.88	0.39	99
Loans held-for-sale.....	0	0.35	7	0.08	0.42	36	0.01	0.55	21	0	0.52	7	0.04	0.39	25
Loans held for investment	26.12	61.41	6	21.64	59.85	4	22.01	58.06	4	19.86	61.72	5	22.92	63.50	7
Real estate loans secured by 1–4 family	4.01	12.26	15	3.59	11.69	18	3.31	11.46	14	3.56	11.91	17	4.45	13.29	16
Revolving	0.23	1.49	19	0.24	1.45	18	0.21	1.42	19	0.25	1.66	20	0.43	2.07	26
Closed-end, secured by first liens	3.75	10.40	18	3.32	9.84	18	3.07	9.67	17	3.27	9.81	19	3.95	10.69	20
Closed-end, secured by junior liens	0.03	0.18	26	0.03	0.20	21	0.03	0.17	23	0.04	0.22	23	0.06	0.28	26
Commercial real estate loans	3.46	24.34	12	2.85	22.48	9	2.96	22.69	9	2.67	22.22	10	2.93	22.23	13
Construction and land development	0.33	3.75	12	0.34	3.35	11	0.31	3.34	11	0.34	3.40	13	0.34	3.44	14
Multifamily.....	0.79	3.69	17	0.55	3.31	15	0.70	3.57	16	0.53	3.12	14	0.47	3.01	14
Nonfarm nonresidential	2.34	15.50	11	1.95	14.81	9	1.95	14.57	10	1.80	14.72	11	2.12	14.69	14
Real estate loans secured by farmland.....	0	0.35	25	0.01	0.34	28	0	0.30	25	0.01	0.33	29	0.01	0.36	30

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	28.63	62.08	12	29.68	59.66	12	28.51	61.05	12	31.43	57.15	13	32.20	57.46	14
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.63	62.08	12	29.68	59.66	12	28.51	61.05	12	31.43	57.15	13	32.20	57.46	14
Real estate loans secured by 1–4 family.....	15.36	20.31	32	16.52	19.82	37	15.04	19.86	33	17.93	19.43	43	19.38	20.75	42
Revolving	0.87	2.40	27	1.09	2.42	31	0.94	2.43	26	1.28	2.64	32	1.89	3.15	37
Closed-end.....	14.49	17.67	39	15.43	17.22	42	14.09	17.24	38	16.65	16.59	49	17.49	17.39	53
Commercial real estate loans	13.25	38.23	14	13.11	36.54	12	13.46	37.86	15	13.45	34.63	16	12.77	33.52	16
Construction and land development.....	1.25	5.97	18	1.58	5.50	17	1.41	5.65	18	1.72	5.26	19	1.48	5.09	19
1–4 family.....	0.30	1.34	36	0.16	1.11	25	0.24	1.18	32	0.19	0.93	30	0.25	0.94	33
Other.....	0.95	4.56	17	1.42	4.33	18	1.18	4.40	16	1.53	4.19	20	1.23	4.02	20
Multifamily.....	3.04	5.72	33	2.54	5.34	29	3.18	5.78	35	2.69	4.96	33	2.06	4.69	32
Nonfarm nonresidential	8.96	24.64	17	8.99	24.14	15	8.87	24.56	17	9.05	22.93	18	9.23	22.15	19
Owner-occupied.....	2.58	8.28	19	2.39	8.14	17	2.51	8.29	19	2.69	7.68	20	2.78	7.72	22
Other.....	6.38	16.13	19	6.61	15.71	18	6.36	15.94	19	6.36	14.95	19	6.45	14.34	20
Real estate loans secured by farmland.....	0.02	0.59	30	0.04	0.59	40	0.02	0.54	29	0.05	0.54	38	0.05	0.55	39
Loans to depository institutions and acceptances of other banks.....	0.01	0.05	75	0	0.03	66	0	0.04	34	0	0.06	62	0	0.11	64
Commercial and industrial loans	11.40	18.46	25	11.35	20.98	17	11.18	18.86	22	12.33	22.17	13	13	19.53	28
Loans to individuals	1.08	6.27	33	0.93	6.28	28	1.05	6.24	30	0.97	6.13	29	0.99	7.13	23
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.32	12	0	0.37	12	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	58.88	8.30	98	58.03	8.03	96	59.26	8.75	96	55.27	9.09	95	53.81	9.85	96
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	113.92	407.54	9	100.33	383.17	9	102.32	391.81	9	96.33	381.27	10	98.62	391.26	11
Real estate loans secured by 1–4 family.....	61.12	130.40	21	55.85	124.52	24	53.96	126.06	23	54.96	125.03	25	59.34	138.18	25
Revolving	3.45	15.55	21	3.69	15.53	23	3.38	15.44	22	3.93	17.42	25	5.78	21.26	27
Closed-end.....	57.68	113.22	23	52.16	107.53	26	50.57	108.85	24	51.03	106.14	25	53.56	115.20	24
Commercial real estate loans	52.73	254.23	11	44.33	238.21	9	48.31	245.88	10	41.22	234.65	11	39.11	229.44	14
Construction and land development.....	4.98	38.88	15	5.34	35.52	12	5.07	35.95	14	5.26	35.62	14	4.53	34.95	15
1–4 family.....	1.19	8.60	28	0.54	7.06	22	0.85	7.42	26	0.58	6.34	21	0.78	6.61	26
Other.....	3.79	29.76	11	4.80	28.07	13	4.22	28.11	13	4.68	28.16	15	3.76	27.32	13
Multifamily.....	12.09	39.14	24	8.59	34.78	18	11.43	38.66	23	8.23	32.74	17	6.30	31.04	15
Nonfarm nonresidential	35.66	162.28	12	30.39	157.17	12	31.82	158.05	11	27.73	155.06	14	28.28	152.10	15
Owner-occupied.....	10.27	54.20	15	8.07	52.65	12	9.01	52.99	14	8.24	52.37	14	8.53	53.07	18
Other.....	25.39	106.54	13	22.33	102.08	12	22.81	102.54	13	19.49	100.54	13	19.75	97.41	15
Real estate loans secured by farmland.....	0.06	3.62	25	0.15	3.59	32	0.05	3.22	26	0.15	3.44	30	0.16	3.60	30
Loans to depository institutions and acceptances of other banks.....	0.05	0.27	73	0	0.18	65	0	0.21	34	0	0.28	62	0.01	0.44	62
Commercial and industrial loans	45.37	115.10	12	38.37	127.07	7	40.11	114.45	10	37.79	139.91	8	39.80	122.02	12
Loans to individuals	4.31	35.52	25	3.16	35.29	21	3.76	34.55	26	2.99	37.47	20	3.03	43.51	16
Credit card loans	0	2.76	22	0	2.61	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.81	12	0	2.01	12	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	234.29	50.19	97	196.16	46.75	96	212.66	51.06	96	169.44	49.54	95	164.78	52.44	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	11.58	30.64	12	11.41	28.84	11	11.70	30.07	11	11.48	27.32	13	10.58	26.45	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	46.08	203.71	10	38.57	187.37	9	42	195.33	10	35.18	183.76	11	32.39	178.57	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	56.35	261.50	10	46.64	244.59	8	51.01	252.85	10	43.42	240.85	11	40.92	236.10	13

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	42.05	7.68	97	45.34	12.01	97	51.73	11.47	99	54.08	11.17	98	47.52	7.63	98
Liquid assets	47.50	25.39	90	54.16	28.17	91	53.28	29.03	91	56.20	26.22	92	53.44	22.44	92
Investment securities	34.59	21.68	84	33.44	19.64	90	33.12	21.63	84	34.71	17.85	95	37.20	16.99	96
Net loans and leases	26.03	61.60	5	21.62	59.81	3	21.94	58.67	3	19.75	61.58	4	22.88	63.77	7
Net loans, leases and standby letters of credit	27.12	62.44	4	22.61	60.62	3	22.88	59.49	3	20.92	62.48	4	24.65	64.84	7
Core deposits	33.13	75.64	3	29.53	74.75	3	31.12	75.71	3	27.41	70.67	6	26.19	63.09	8
Noncore funding	56.66	10.86	98	60.38	10.89	98	59.45	10.30	98	61.60	14.13	98	61.58	19.36	98
Time deposits of \$250K or more	0.38	1.54	12	0.38	1.81	9	0.35	1.58	12	0.41	2.11	11	0.52	2.94	8
Foreign deposits	51.21	0.34	99	54.95	0.35	99	55.50	0.34	99	56.81	0.36	99	53.04	0.43	99
Federal funds purchased and repos	0.51	1.20	48	0.31	1.20	37	0.29	1.23	35	0.18	1.47	30	0.65	1.94	44
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.24	0.50	12	-0.24	0.52	14	-0.08	0.54	17	-0.76	0.54	11	0.13	0.48	40
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	2.79	1.63	70	3.27	0.99	87	2.22	1	78	2.65	1.24	79	5.05	3.01	73
Earning assets that reprice within 1 year	49.79	36.16	83	47.42	38.93	71	45.47	37.37	71	51.18	39.38	80	52.61	39.29	85
Interest-bearing liabilities that reprice within 1 year	6.22	6.49	68	1.93	7.04	6	2.92	6.39	23	3.26	8.20	15	9.63	10.19	55
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	43.57	28.22	85	45.49	30.25	85	42.55	29.65	80	47.92	29.11	89	42.98	26.63	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	31.04	3.09	95	32.47	-1.82	96	18.72	-2.33	92	19.62	3.20	87	32.60	14.45	88
Net short-term noncore funding dependence	-69.36	-1.79	3	-86.24	-8.21	3	-112.51	-7.71	0	-125.56	-4.76	2	-75.05	3.38	2
Short-term investment / Short-term noncore funding	446.77	166.36	88	839.74	284.81	90	969.95	273.46	95	904.78	184.19	96	313.53	77.77	95
Liquid assets - short-term noncore funding / Nonliquid assets	72.55	28.61	89	106.36	34.02	92	102.65	36.68	92	114.67	28.18	93	82.21	16.97	92
Net loans and leases / Total deposits	30.72	76.80	3	25.48	74.66	2	25.23	72.79	2	23.33	79.43	2	28.69	90.31	2
Net loans and leases / Core deposits	78.56	82.80	45	73.23	81.17	38	70.49	78.25	39	72.04	88.34	21	87.37	103.93	28
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-11.62	-6.37	22	-0.69	0.84	1	-2.23	0.12	5	0.06	1.57	19	-0.35	0.72	4
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.95	-13.54	30	3.66	1.94	80	0.55	-0.25	73	8	4.31	85	1.52	1.36	61
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	35.84	23.58	66	36.01	13.42	82	37.59	14.28	84	28.78	11.38	79	23.62	12.67	72
Available-for-sale securities	64.16	74.56	33	63.99	84.66	17	62.41	83.77	16	71.22	87.23	21	76.38	85.40	28
U.S. Treasury securities	4.85	9.26	48	4.61	5.52	66	4.06	6.70	60	4.90	4.72	71	9.21	6.15	72
US agency securities (excluding mortgage-backed securities)	4.79	4.02	65	4.02	4.50	63	3.71	4.12	64	5.78	4.01	73	6.06	3.49	76
Municipal securities	6.33	8	58	6.06	8.87	52	6.37	8.22	58	5.23	9.83	46	3.19	7.75	44
Mortgage-backed securities	38.85	63.23	15	40.22	66.59	12	38.33	66.54	13	38.51	66.64	14	41.49	67.43	16
Asset-backed securities	10.79	3.36	83	10.44	2.05	89	10.88	2.50	87	7.92	1.91	88	8.12	1.66	87
Other debt securities	34.39	3.01	98	34.65	3.17	97	36.66	3.08	98	37.66	3.01	97	31.93	2.94	94
Mutual funds and equity securities	0	0.28	25	0	0.32	28	0	0.29	27	0	0.35	13	0	0.40	13
Debt securities 1 year or less	39.20	8.89	95	26.16	8.69	90	41.73	7.78	95	46.52	10.55	95	45.59	11.86	93
Debt securities 1 to 5 years	28.32	20.02	71	26.10	17.05	75	26.50	18.25	73	21.67	17.03	64	28.25	17.94	74
Debt securities over 5 years	32.48	68.75	11	47.74	72.17	18	31.76	71.11	8	31.82	69.86	11	26.16	66.02	12
Pledged securities	67.50	30.80	90	63.51	33.87	84	64.60	32.26	86	60.03	35.67	78	67.54	30.57	91
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-15.06	-31.70	68	3.78	51.37	29	3.46	27.98	39	41.40	183.32	30	-4.65	26.69	31
Investment securities	-5.27	21.19	12	6.62	33.34	24	3.21	31.36	16	15.93	23.62	41	-0.59	11.75	26
Core deposits	2.75	9.58	33	18.24	16.88	65	22.83	16.94	77	30.04	26.88	69	21.88	11.23	81
Noncore funding	-14.07	10.50	27	14.43	-23.76	89	4.39	-14.79	78	24.29	-12.18	88	-4.01	6.59	33

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	29,379,633	27,885,935	27,422,210	28,938,468	24,406,103
Commit: Secured commercial real estate loans	555,411	300,559	462,279	307,017	253,186
Commit: Unsecured real estate loans	81,314	83,760	109,208	77,251	115,835
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,716,656	1,690,965	1,734,690	1,994,952	2,416,732
Commercial and similar letters of credit	35,743	62,108	69,566	54,579	30,822
Securities lent	149,303,113	175,509,578	170,445,329	157,478,011	138,085,923
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	189,812	207,145	189,242	275,850	353,949
Purchased options contracts (interest rate)	189,812	279,370	195,074	225,850	205,949
Interest rate swaps	15,472,224	14,784,593	15,616,239	14,839,191	13,155,180
Futures and forward foreign exchange	305,240,952	294,925,174	314,108,288	311,346,203	288,251,252
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	664,031	796,831	738,522	745,406	640,341

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	18.62	24.48	36	16.19	22.45	28	14.91	22.78	22	17.02	22.01	37	17.84	23.52	34
Standby letters of credit	1.09	0.66	78	0.98	0.67	78	0.94	0.65	76	1.17	0.71	79	1.77	0.84	85
Commercial and similar letters of credit	0.02	0.02	72	0.04	0.02	81	0.04	0.02	80	0.03	0.02	76	0.02	0.02	73
Securities lent	94.62	0.09	97	101.87	0.12	97	92.69	0.10	97	92.63	0.18	97	100.92	0.40	97
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	203.92	44.65	91	180.50	49.75	90	179.92	46.30	90	192.60	48.62	89	221.16	68.47	88
Interest rate contracts	10.05	32.11	39	8.86	35.96	31	8.70	32.46	33	9.02	34.36	27	10.02	47.31	30
Interest rate futures and forward contracts	0	3.60	13	0	5.17	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.12	1.58	35	0.12	1.82	26	0.10	1.41	28	0.16	2.18	26	0.26	2.47	39
Purchased options contracts (interest rate)	0.12	1.48	52	0.16	1.33	55	0.11	1.31	53	0.13	1.46	51	0.15	2.65	53
Interest rate swaps	9.81	21.90	44	8.58	20.67	38	8.49	20.49	41	8.73	20.83	36	9.61	28.86	34
Foreign exchange contracts	193.45	6.76	93	171.18	6.16	93	170.81	6.30	93	183.14	6.01	93	210.67	10.12	92
Futures and forward foreign exchange contracts	193.45	4.19	96	171.18	3.93	95	170.81	3.78	95	183.14	3.47	96	210.67	5.23	96
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.42	1.19	79	0.46	0.86	78	0.40	0.92	80	0.44	1.86	76	0.47	3.32	74
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.42	0.32	82	0.46	0.29	84	0.40	0.31	83	0.44	0.32	82	0.47	0.38	81
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	73.18	46.07	82	79.13	42.93	84	73.74	44.98	82	86.38	42.82	86	78.59	45.53	81

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	321,756,831	310,993,113	330,847,365	327,432,500	302,606,671
Interest rate contracts	15,851,848	15,271,108	16,000,555	15,340,891	13,715,078
Foreign exchange contracts	305,240,952	294,925,174	314,108,288	311,346,203	288,251,252
Equity, commodity, and other contracts	664,031	796,831	738,522	745,406	640,341
Derivatives Position					
Futures and forwards	305,240,952	294,925,174	314,108,288	311,346,203	288,251,252
Written options	189,812	207,145	189,242	275,850	353,949
Exchange-traded	0	0	0	0	0
Over-the-counter	189,812	207,145	189,242	275,850	353,949
Purchased options	189,812	279,370	195,074	225,850	205,949
Exchange-traded	0	0	0	0	0
Over-the-counter	189,812	279,370	195,074	225,850	205,949
Swaps	16,136,255	15,581,424	16,354,761	15,584,597	13,795,521
Held for trading	312,623,984	299,660,059	317,708,704	311,817,091	292,516,266
Interest rate contracts	11,267,252	10,763,894	11,570,060	10,573,280	8,976,849
Foreign exchange contracts	301,356,732	288,896,165	306,138,644	301,243,811	283,539,417
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	9,132,847	11,333,054	13,138,661	15,615,409	10,090,405
Interest rate contracts	4,584,596	4,507,214	4,430,495	4,767,611	4,738,229
Foreign exchange contracts	3,884,220	6,029,009	7,969,644	10,102,392	4,711,835
Equity, commodity, and other contracts	664,031	796,831	738,522	745,406	640,341
Derivative contracts (excluding futures and FX 14 days or less)	334,498,965	330,370,479	340,051,816	346,476,329	310,246,871
One year or less	318,932,497	314,851,934	324,182,604	331,080,117	297,311,387
Over 1 year to 5 years	8,532,932	9,151,036	8,878,911	9,207,738	7,291,505
Over 5 years	7,033,536	6,367,509	6,990,301	6,188,474	5,643,979
Gross negative fair value (absolute value)	4,786,249	2,550,853	2,135,165	4,882,821	3,312,922
Gross positive fair value	4,864,084	2,816,301	2,347,389	4,558,259	3,387,642
Held for trading	4,558,482	2,660,071	2,094,507	4,534,397	3,284,114
Non-traded	305,602	156,230	252,882	23,862	103,528
Current credit exposure on risk-based capital derivative contracts	3,380,898	2,055,893	1,202,995	2,918,321	2,186,457
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	4	0	2,680	277	417
90+ days past due	0	0	0	0	16

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	4.93	93.66	1	4.91	94.09	1	4.84	94.17	1	4.69	94.10	1	4.53	93.44	1
Foreign exchange contracts	94.87	3.30	98	94.83	3.27	98	94.94	3.47	98	95.09	3.49	98	95.26	3.20	98
Equity, commodity, and other contracts	0.21	1.20	73	0.26	1.17	72	0.22	1.14	73	0.23	1.17	68	0.21	1.64	66
Futures and forwards	94.87	9.78	97	94.83	12.57	97	94.94	11.16	97	95.09	14.05	98	95.26	13.49	98
Written options	0.06	5.78	16	0.07	7.49	16	0.06	6.28	14	0.08	8.18	14	0.12	5.91	16
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.06	5.46	17	0.07	7.20	16	0.06	5.96	14	0.08	7.73	15	0.12	5.10	18
Purchased options	0.06	3.69	43	0.09	3.44	40	0.06	3.27	43	0.07	3.42	39	0.07	4.42	38
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.06	3.17	45	0.09	3.04	43	0.06	2.87	45	0.07	2.86	43	0.07	3.35	41
Swaps	5.02	74.97	9	5.01	71.23	10	4.94	74.26	9	4.76	68.76	9	4.56	69.75	9
Held for trading	97.16	37.98	84	96.36	40.60	83	96.03	40.42	83	95.23	43.53	83	96.67	44.16	82
Interest rate contracts	3.50	31.52	48	3.46	34.42	43	3.50	34.15	45	3.23	36.62	40	2.97	37.24	39
Foreign exchange contracts	93.66	1.71	98	92.89	1.57	98	92.53	1.68	98	92	1.60	98	93.70	1.60	98
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	2.84	62.02	15	3.64	59.40	16	3.97	59.58	16	4.77	56.47	16	3.33	55.84	17
Interest rate contracts	1.42	57.94	13	1.45	56.19	15	1.34	56.71	13	1.46	53.82	14	1.57	52.22	14
Foreign exchange contracts	1.21	0.36	89	1.94	0.38	90	2.41	0.40	90	3.09	0.46	89	1.56	0.34	88
Equity, commodity, and other contracts	0.21	0.10	86	0.26	0.13	86	0.22	0.09	86	0.23	0.10	85	0.21	0.13	84
Derivative contracts (excluding futures and forex 14 days or less)	103.96	93.09	86	106.23	91.87	90	102.78	92.53	85	105.82	91.48	88	102.52	93.86	83
One year or less	99.12	31.78	92	101.24	28.05	97	97.99	27.56	93	101.11	32.05	96	98.25	32.17	91
Over 1 year to 5 years	2.65	24.76	16	2.94	26.03	16	2.68	27.01	15	2.81	27.06	11	2.41	30.45	16
Over 5 years	2.19	27.14	17	2.05	30.08	16	2.11	29.89	15	1.89	29.56	13	1.87	28.09	14
Gross negative fair value (absolute value)	1.49	1.56	53	0.82	1.25	40	0.65	0.98	37	1.49	1.55	57	1.09	0.83	66
Gross positive fair value	1.51	1.74	54	0.91	1.68	20	0.71	1.34	17	1.39	2.23	28	1.12	1.19	53
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.47	0.07	92	0.23	0.05	91	0.19	0.04	90	0.45	0.07	91	0.33	0.06	91
Gross positive fair value (X)	0.48	0.08	91	0.26	0.07	91	0.21	0.05	91	0.42	0.09	92	0.33	0.07	91
Held for trading (X)	0.45	0.06	91	0.24	0.05	91	0.19	0.04	91	0.42	0.07	92	0.32	0.06	91
Non-traded (X)	0.03	0.02	81	0.01	0.01	70	0.02	0.01	83	0	0.02	28	0.01	0.01	72
Current credit exposure (X)	0.33	0.04	92	0.19	0.05	91	0.11	0.04	86	0.27	0.06	92	0.22	0.05	90
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	93	0	0	47	0.02	0	98	0	0	96	0	0	96
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	97
Other Ratios															
Current credit exposure / Risk-weighted assets	3.81	0.54	92	2.46	0.63	91	1.39	0.46	89	3.76	0.85	92	3.12	0.73	89

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	138,424	190,680	190,680	104,525	112,581
Gross losses	114	467	812	9,644	6,491
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,774	4,618	7,173	6,502	7,229
Net losses	-8,660	-4,151	-6,361	3,142	-738
Provision for loan and lease losses	-8,870	-45,912	-58,610	91,713	-8,771
Adjustments	0	-3	-7	-2,416	-23
Ending balance	138,214	148,916	138,424	190,680	104,525
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.08	25	-0.06	-0.14	62	-0.04	-0.09	60	0.07	0.51	5	-0.01	0.15	4
Provision for loan and lease losses / Average loans and leases	-0.04	0.14	23	-0.26	-0.25	39	-0.16	-0.16	43	0.27	0.82	10	-0.03	0.24	3
Provision for loan and lease losses / Net loan and lease losses	102.42	198.72	45	1,106.05	77.32	88	921.40	-105.48	93	2,918.94	487.86	96	1,188.48	130.58	97
Allowance for loan and lease losses / Total loans and leases not held for sale	0.34	1.17	3	0.40	1.39	3	0.34	1.23	3	0.56	1.58	6	0.33	0.83	9
Allowance for loan and lease losses / Total loans and leases	0.34	1.15	5	0.40	1.37	3	0.34	1.20	5	0.56	1.55	6	0.33	0.81	9
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			15.27			21.39			60.69	11.58	93		8.03	
Allowance for loan and lease losses / Nonaccrual assets	154.06	413.77	15	139.76	318.67	19	113.18	364.13	10	144.77	299.17	20	124.99	218.72	35
ALLL / 90+ days past due + nonaccrual loans and leases	109.19	319.24	13	127.26	260.68	21	91.91	287.08	12	135.61	244.34	27	114.84	151.73	43
Gross loan and lease losses / Average loans and leases	0	0.16	3	0	0.22	0	0	0.19	0	0.03	0.34	6	0.02	0.28	6
Recoveries / Average loans and leases	0.04	0.07	40	0.03	0.08	25	0.02	0.08	17	0.02	0.07	17	0.02	0.08	19
Net losses / Average loans and leases	-0.04	0.08	3	-0.02	0.13	7	-0.02	0.11	6	0.01	0.27	6	0	0.21	4
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	1,080.54	23.25	99	47.88	16.12	92	74.38	34.67	89	100.17	33.98	96	71.32	36.22	89
Earnings coverage of net loan and lease losses (X)	-120.38	-9.51	15	-225.61	4.52	7	-306.79	39.72	3	547.21	22.91	96	-2,622.41	24.40	1
Net Loan and Lease Losses By Type															
Real estate loans	-0.14	-0.01	3	-0.05	0.03	8	-0.04	0.02	11	0.04	0.04	59	-0.03	0.01	9
Real estate loans secured by 1–4 family	-0.19	-0.02	3	-0.09	-0.01	6	-0.07	-0.02	10	-0.02	0.01	22	-0.04	0.01	9
Revolving	-0.29	-0.08	12	0.09	-0.05	86	-0.03	-0.07	43	0.33	0.01	93	-0.43	0.02	5
Closed-end	-0.19	-0.02	3	-0.10	-0.01	5	-0.08	-0.01	6	-0.05	0	9	0	0	54
Commercial real estate loans	-0.09	0	5	0	0.05	38	0.01	0.04	48	0.13	0.07	79	-0.01	0.01	13
Construction and land development	-0.04	-0.02	23	0	0	64	0	0	64	-0.08	0	7	-0.10	-0.01	7
1–4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.04	-0.01	19	0	-0.01	63	0	0	64	-0.08	0	4	-0.10	-0.01	5
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.12	0	2	0	0.07	35	0.01	0.05	45	0.20	0.11	79	0	0.02	48
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0.20	0.02	96	0	0.01	29
Other	-0.12	0	1	0	0.06	37	0.01	0.04	52	0	0.08	24	0	0.01	57
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	-0.50	0.01	2
Commercial and industrial loans	-0.01	0.10	30	-0.02	0.20	16	-0.02	0.17	13	-0.04	0.47	1	0.06	0.37	15
Loans to individuals	0.65			0.78			0.71		0.09	1.13	6		1.17		
Credit card loans	1.99			2.18			1.84			2.92			3.11		
Agricultural loans	0.01			0.03			0.02			0.19			0.08		
Loans to foreign governments and institutions	0			0			0			0			0		
Other loans and leases	0	0.14	31	0	0.08	22	0	0.10	20	0	0.15	36	0	0.15	35

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		223,456		183,097		324,877		98,464		87,987
90+ days past due loans and leases		36,873		10,461		28,304		8,893		7,384
Nonaccrual loans and leases		89,713		106,553		122,308		131,712		83,630
Total past due and nonaccrual loans and leases		350,042		300,111		475,489		239,069		179,001
Restructured 30–89 days past due		0		81		22		5,782		227
Restructured 90+ days past due		525		0		0		0		0
Restructured nonaccrual		37,596		77,507		76,701		38,861		54,872
Total restructured loans and leases		38,121		77,588		76,723		44,643		55,099
30–89 days past due loans held for sale		0		274		361		0		0
90+ days past due loans held for sale		0		162		0		0		0
Nonaccrual loans held for sale		0		8,068		4,703		0		0
Total past due and nonaccrual loans held for sale		0		8,504		5,064		0		0
Restructured loans and leases in compliance		15,703		27,249		16,463		23,510		27,562
Other real estate owned		120		160		2,951		660		3,138
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.54	0.32	81	0.49	0.27	84	0.80	0.32	88	0.29
90+ days past due loans and leases	0.09	0.09	69	0.03	0.10	50	0.07	0.10	66	0.03
Nonaccrual loans and leases	0.22	0.38	30	0.28	0.58	21	0.30	0.46	30	0.39
90+ days past due and nonaccrual loans and leases	0.31	0.53	35	0.31	0.73	18	0.37	0.62	33	0.42
30–89 days past due restructured	0	0.01	18	0	0.01	40	0	0.01	42	0.02
90+ days past due restructured	0	0	74	0	0	30	0	0	30	0
Nonaccrual restructured	0.09	0.09	62	0.21	0.12	76	0.19	0.10	79	0.12
30–89 days past due loans held for sale	0	0	40	0	0	83	0	0	81	0
90+ days past due loans held for sale	0	0	42	0	0	85	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0.02	0	85	0.01	0	87	0.01
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.54	0.32	81	0.49	0.27	84	0.80	0.32	88	0.29
90+ days past due assets	0.09	0.10	69	0.03	0.10	50	0.07	0.10	66	0.03
Nonaccrual assets	0.22	0.39	30	0.28	0.59	21	0.30	0.47	29	0.39
30+ days past due and nonaccrual assets	0.85	0.88	59	0.80	1.04	45	1.17	0.97	70	0.71
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.08	0.32	12	0.07	0.43	5	0.08	0.36	11	0.08
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.34	9	0.07	0.46	5	0.08	0.37	9	0.08
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.07	0.38	6	0.08	0.52	3	0.08	0.41	6	0.10
Allowance for loan and lease losses	76.74	57.44	74	90.01	67.93	76	102.40	62.64	84	84.78
Equity capital + allowance for loan and lease losses	0.95	3.52	9	1.12	4.43	8	1.17	3.60	10	1.36
Tier 1 capital + allowance for loan and lease losses	1.02	3.97	10	1.21	5.28	7	1.26	4.30	9	1.47
Loans and leases + other real estate owned	0.26	0.63	20	0.36	0.88	15	0.35	0.71	22	0.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.16	0.26	43	0.14	0.24	41	0.12	0.26	30	0.34	0.39	54	0.32	0.38	50
	90+ days past due		0	0.11	34	0.08	0.12	71	0	0.12	38	0.01	0.16	43	0.06	0.16	56
	Nonaccrual.....		0.59	0.45	73	0.87	0.65	73	0.97	0.52	83	1.07	0.76	77	0.75	0.46	79
Commercial and industrial	30–89 days past due		0.07	0.28	19	0.27	0.17	76	0.04	0.24	13	0.16	0.23	49	0.31	0.31	62
	90+ days past due		0.03	0.03	64	0	0.02	16	0.01	0.04	46	0	0.03	35	0.01	0.05	44
	Nonaccrual.....		0.18	0.46	24	0.23	0.64	24	0.22	0.57	25	0.36	0.75	29	0.17	0.83	17
Individuals	30–89 days past due		0.39	0.70	33	1.67	0.55	93	1.99	0.63	91	1.60	0.83	84	0.09	0.83	15
	90+ days past due		0	0.07	19	0.05	0.07	61	1.83	0.09	97	0	0.14	19	0.06	0.17	50
	Nonaccrual.....		0	0.18	10	0	0.18	11	0	0.17	11	0	0.28	18	0	0.17	23
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45		0.01		0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	48		0		0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48		0		0	0	47	0	0	48
Agricultural	30–89 days past due			0.10			0.16			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.69			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.82	0.11	94	0.69	0.11	92	1.25	0.12	95	0.27	0.18	73	0.25	0.20	66
	90+ days past due		0.15	0.01	96	0.01	0.01	80	0.08	0.01	94	0.04	0.01	88	0	0.01	65
	Nonaccrual.....		0.05	0.07	66	0	0.13	22	0	0.09	21	0.02	0.15	44	0	0.13	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0	0.39	3	0.03	0.35	6	0.17	0.46	23	0.44	0.65	41	0.43	0.67	36
	90+ days past due	0	0.22	40	0	0.27	40	0	0.24	45	0.02	0.33	44	0.02	0.31	42
	Nonaccrual	0.29	0.61	30	0.82	0.82	63	0.59	0.71	50	1.03	0.89	66	1.18	0.73	82
Revolving	30–89 days past due	0.01	0.26	15	0.12	0.29	27	0.60	0.28	88	1.52	0.48	91	0.40	0.45	47
	90+ days past due	0	0.02	35	0.01	0.02	73	0	0.02	35	0	0.03	68	0.18	0.05	87
	Nonaccrual	0.38	1.15	39	1.73	1.05	79	0.53	1.18	48	2.53	1.13	85	2.56	1	83
Closed-end	30–89 days past due	0	0.42	3	0.03	0.36	10	0.14	0.49	21	0.35	0.65	29	0.44	0.70	38
	90+ days past due	0	0.25	41	0	0.29	41	0	0.26	45	0.02	0.38	46	0	0.35	34
Junior lien	Nonaccrual	0.28	0.60	33	0.75	0.77	58	0.60	0.67	52	0.91	0.87	60	1.03	0.70	79
	30–89 days past due	0	0.01	15	0	0.01	11	0	0.01	28	0	0.02	28	0.01	0.02	25
	90+ days past due	0	0	76	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.03	0.02	68	0.05	0.04	67	0.04	0.03	67	0.06	0.04	68	0.08	0.04	76
Commercial real estate	30–89 days past due	0.35	0.16	83	0.28	0.14	78	0.06	0.15	41	0.21	0.26	58	0.15	0.18	52
	90+ days past due	0	0.01	29	0.17	0.01	96	0	0.01	28	0	0.02	23	0.14	0.03	88
	Nonaccrual	0.95	0.32	91	0.94	0.52	81	1.40	0.38	95	1.13	0.62	80	0.11	0.23	30
Construction and development	30–89 days past due	0.59	0.22	84	0.04	0.12	56	0.42	0.17	82	0.19	0.28	58	0.87	0.28	86
	90+ days past due	0	0.01	39	1.42	0.01	99	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	6.18	0.16	98	0	0.36	14	0	0.20	15	0	0.41	11	0.50	0.20	85
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0.59	0.17	86	0.04	0.07	67	0.42	0.13	86	0.19	0.22	66	0.87	0.20	89
	90+ days past due	0	0.01	40	1.42	0	99	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	6.18	0.13	98	0	0.29	15	0	0.16	18	0	0.35	12	0.50	0.17	87
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	55	0	0.09	22	0	0.08	39
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0.73	0	99
	Nonaccrual	0	0.07	25	0	0.14	21	2.50	0.17	98	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.44	0.13	89	0.40	0.14	85	0.02	0.13	29	0.28	0.23	66	0.07	0.14	34
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.02	0.03	66
	Nonaccrual	0.54	0.39	71	1.37	0.66	85	1.23	0.45	92	1.68	0.80	87	0.07	0.28	18
Owner Occupied	30–89 days past due	0.38	0.04	98	0.05	0.04	67	0.01	0.04	28	0.22	0.07	89	0.05	0.07	48
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0.02	0.01	77
Other	Nonaccrual	0.26	0.14	73	0.29	0.25	64	0.27	0.17	74	0.37	0.27	64	0.02	0.16	19
	30–89 days past due	0.06	0.08	64	0.35	0.09	87	0.02	0.08	51	0.06	0.14	52	0.03	0.07	41
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	71	1.08	0.40	89	0.96	0.23	91	1.32	0.44	90	0.04	0.10	40
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.63	22	0	1.10	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.02			0.63			0.81			0.95			1.19	
	90+ days past due		0.44			0.39			0.45			0.63			0.78	
	Nonaccrual		0.11			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-1,890,745	-1,887,454	-1,949,807	-1,832,344	-1,644,544										
Retained earnings	13,586,130	12,630,910	13,117,344	12,207,688	11,656,707										
Accumulated other comprehensive income (AOCI)	-1,510,589	194,668	-35,601	428,052	-194,613										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	10,184,796	10,938,124	11,131,936	10,803,396	9,817,550										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	722,633	764,151	751,317	775,663	776,127										
Accumulated other comprehensive income-related adjustments	0	0	0	0	0										
Other deductions from common equity tier 1 capital	105,450	117,550	103,500	65,493	142,702										
Subtotal:	9,356,713	10,056,423	10,277,119	9,962,240	8,898,721										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	9,356,713	10,056,423	10,277,119	9,962,240	8,898,721										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	884,860	884,860	884,860	884,860	1,273,408										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	884,860	884,860	884,860	884,860	1,273,408										
Less: Additional tier 1 capital deductions	24,452	23,643	19,755	24,899	20,118										
Additional tier 1 capital	860,408	861,217	865,105	859,961	1,253,290										
Tier 1 Capital	10,217,121	10,917,640	11,142,224	10,822,201	10,152,011										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	799,825	949,705	799,802	949,676	1,099,522										
Non-qualifying capital instruments	0	26,949	0	53,889	80,807										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	198,243	207,039	184,746	259,891	124,406										
Exited advanced approach eligible credit reserves	0	0	0	0	0										
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	998,068	1,183,693	984,548	1,263,456	1,304,735										
Exited advanced approach tier 2 capital before deductions	799,825	976,654	799,802	1,003,565	1,180,329										
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	998,068	1,183,693	984,548	1,263,456	1,304,735										
Exited advanced approach tier 2 capital	799,825	976,654	799,802	1,003,565	1,180,329										
Total capital	11,215,189	12,101,333	12,126,772	12,085,657	11,456,746										
Exited advanced approach total capital	11,016,946	11,894,294	11,942,026	11,825,766	11,332,340										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	155,741,672	153,900,151	161,212,790	142,434,964	117,896,815										
Less: Deductions from common equity tier 1 capital	852,535	905,344	874,572	866,055	938,947										
Less: Other deductions	1,684,859	-445,238	-168,128	-888,649	-207,854										
Total assets for leverage ratio	153,204,278	153,440,045	160,506,346	142,457,558	117,165,722										
Total risk-weighted assets	88,770,743	83,616,365	86,292,643	77,662,477	70,088,259										
Exited advanced approach total RWA	80,486,233	76,847,909	77,807,211	74,460,356	67,526,905										
Capital Ratios															
Common equity tier 1 capital, column A	10.54	11.85	33	12.03	12.66	47	11.91	12.37	45	12.83	12.35	62	12.70	12.11	70
Common equity tier 1 capital, column B	11.63	0.26	94	13.09	0.29	96	13.21	0.29	96	13.38	0.30	97	13.18	0.29	96
Tier 1 capital, column A	11.51	12.53	36	13.06	13.44	53	12.91	13.11	55	13.93	13.08	74	14.48	12.78	77
Tier 1 capital, column B	12.69	0.31	93	14.21	0.33	94	14.32	0.34	96	14.53	0.34	94	15.03	0.34	96
Total capital, column A	12.63	14.37	19	14.47	15.42	38	14.05	14.91	37	15.56	15.23	63	16.35	14.36	81
Total capital, column B	13.69	0.34	93	15.48	0.37	93	15.35	0.37	93	15.88	0.39	93	16.78	0.38	97
Tier 1 leverage	6.67	9.08	5	7.12	9.11	5	6.94	8.98	6	7.60	9.13	9	8.66	9.76	18
Supplementary leverage ratio, advanced approaches HCs	7.62	6.62	86	8.21	6.95	87	8.18	6.71	87	8.55	8.72	52	7.61	7.41	66

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	2,145,527			1,597,534			1,621,938			1,573,478			1,523,621			34.30	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	13	0	0.37	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	3.08			3.14			2.76			2.84			7.32					
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.72	12.13	83	14.44	11.54	60	14.38	12	57	14.29	11.03	62	14.86	11.51	65			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	131,291			119,728			126,362			112,312			98,871					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.08	0.53	82	0.07	0.47	82	0.07	0.46	81	0.07	0.75	79	0.07	1.39	76			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	2,615,954		1,917,598		1,650,240		1,275,821		1,452,007						
Real estate loans.....	0		95		0		131		195						
Commercial and industrial loans	199,190		227,190		165,165		126,789		183,344						
Loans to depository institutions and other banks acceptances	4,914		4		0		27		1,266						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	141		180		147		261		841						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	2,411,709		1,690,129		1,484,928		1,148,613		1,266,361						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	16,895,710		18,003,534		20,212,067		20,358,191		14,721,983						
Interest-bearing bank balances	22,752,257		37,611,468		24,862,784		30,436,259		25,722,630						
Total selected foreign assets	42,263,921		57,532,600		46,725,091		52,070,271		41,896,620						
Total foreign deposits	80,796,762		94,670,462		102,054,363		96,580,696		72,577,683						
Interest-bearing deposits	69,951,059		71,705,371		75,767,102		71,198,527		60,400,334						
Non-interest-bearing deposits.....	10,845,703		22,965,091		26,287,261		25,382,169		12,177,349						
Analysis Ratios															
Yield: Foreign loans	2.43	0.77	84	1.77	0.64	81	1.79	0.66	80	1.59	0.87	74	3.06	1.25	77
Cost: Interest-bearing deposits.....	-0.05	0.25	7	-0.11	0.12	11	-0.11	0.14	11	-0.03	0.42	7	0.57	1.19	13
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	36.42	11.61	80	44.64	-1.19	88	29.35	6.83	82	-12.13	-2.40	30	-32.63	22.48	5
Total selected assets.....	-26.54	18.50	15	29.03	3.19	80	-10.27	9.48	26	24.28	2.04	77	8.08	12.40	65
Deposits	-14.65	-4.80	20	21.72	9.07	75	5.67	0.73	57	33.07	3.46	90	-2.83	10.36	26

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		25,138	260,301	771,162	946,479	2,139,241	-90.34	-89.99
Dividends		43	250,000	751,109	900,000	2,024,132	-99.98	-99.98
Interest		25,095	10,301	20,053	46,479	115,109	143.62	-4.37
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	33	8,392	160	662	-100.00	-100.00
Dividends		0	33	8,306	160	662	-100.00	
Interest		0	0	86	0	0	0	-100.00
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies			0	0	0	0	0	
Dividends			0	0	0	0	0	
Interest			0	0	0	0	0	
Management and service fees			0	0	0	0	0	
Other income			0	0	0	0	0	
Total income from subsidiaries		25,138	260,334	779,554	946,639	2,139,903	-90.34	-90.00
Securities gains (losses)		0	0	0	0	0		
Other operating income		-5,462	15,027	32,221	19,447	16,151		
Total operating income		19,676	275,361	811,775	966,086	2,156,054	-92.85	-92.45
Operating Expenses								
Personnel expenses		270	4,412	667	665	820	-93.88	
Interest expense		40,765	63,305	120,463	134,611	117,732	-35.61	73.93
Other expenses		730	-3,022	-13,155	-4,832	31,675		-97.04
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		41,765	64,695	107,975	130,444	150,227	-35.44	-13.20
Income (loss) before taxes		-22,092	210,665	703,801	835,175	2,009,588		
Applicable income taxes (credit)		-10,877	-17,424	-25,694	-28,167	-24,280		
Extraordinary items								
Income before undistributed income of subsidiaries		-11,215	228,089	729,495	863,342	2,033,868		
Equity in undistributed income of subsidiaries		796,741	515,152	815,824	345,968	-541,652	54.66	162.46
Bank subsidiaries		785,819	506,633	803,333	326,041	-559,940	55.11	168.84
Nonbank subsidiaries		10,922	8,519	12,491	19,927	18,288	28.21	-2.98
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		785,526	743,241	1,545,319	1,209,310	1,492,216	5.69	44.40
Memoranda								
Bank net income		785,862	756,633	1,554,442	1,226,041	1,464,192	3.86	51.91
Nonbank net income		10,922	8,552	20,797	20,087	18,950	27.71	-2.98
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		13,689,800	84.99	14,549,028	85.98	14,240,478	85.08	13,745,347	12,004,861	-5.91	14.86
Common and preferred stock		10,425,135	64.72	11,062,038	65.37	11,120,901	66.44	10,799,946	9,349,756	-5.76	16.46
Excess cost over fair value		55,436	0.34	55,436	0.33	55,436	0.33	51,272	51,272	0.00	42.84
Loans, advances, notes, and bonds		3,010,000	18.69	3,210,000	18.97	2,810,000	16.79	2,670,000	2,370,000	-6.23	9.06
Other receivables		199,229	1.24	221,554	1.31	254,141	1.52	224,129	233,833	-10.08	18.30
Investment in nonbank subsidiaries		187,929	1.17	181,313	1.07	185,291	1.11	172,774	163,007	3.65	-11.52
Common and preferred stock		187,929	1.17	181,313	1.07	185,291	1.11	172,774	163,007	3.65	-1.28
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		-100.00
Other receivables		0	0	0	0	0	0	0	0		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		104	0	113	0	107	0	113	112,089	-7.96	-88.81
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,691,986	10.50	1,748,911	10.34	1,731,686	10.35	2,515,960	2,559,133	-3.25	95.61
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		4	0	4	0	4	0	4	4	0.00	0.00
Intangible assets		11,087	0.07	13,001	0.08	12,044	0.07	0	0	-14.72	
Other assets		527,537	3.27	428,826	2.53	568,519	3.40	625,369	1,047,531	23.02	60.65
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		16,108,447	100.00	16,921,196	100.00	16,738,129	100.00	17,059,567	15,886,625	-4.80	20.88
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		499,236	3.10	498,994	2.95	499,236	2.98	498,994	499,774	0.05	
Borrowings with maturity over 1 year		2,806,584	17.42	2,493,357	14.74	2,006,263	11.99	2,492,675	1,996,149	12.56	87.48
Subordinated notes and debentures		1,094,143	6.79	1,098,669	6.49	1,145,740	6.85	1,098,536	1,098,271	-0.41	-0.36
Other liabilities		634,259	3.94	549,363	3.25	714,442	4.27	744,791	776,333	15.45	85.51
Balance due to subsidiaries and related institutions		4,569	0.03	457,829	2.71	355,652	2.12	536,315	425,140	-99.00	-98.58
Total liabilities		5,038,791	31.28	5,098,212	30.13	4,721,333	28.21	5,371,311	4,795,667	-1.17	54.67
Equity Capital		11,069,656	68.72	11,822,984	69.87	12,016,796	71.79	11,688,256	11,090,958	-6.37	9.95
Perpetual preferred stock (income surplus)		884,860	5.49	884,860	5.23	884,860	5.29	884,860	1,273,408	0.00	0.32
Common stock		408,619	2.54	408,619	2.41	408,619	2.44	408,619	408,619	0.00	0.00
Common surplus		951,085	5.90	921,109	5.44	939,281	5.61	963,498	1,012,987	3.25	-7.40
Retained earnings		13,586,130	84.34	12,630,910	74.65	13,117,344	78.37	12,207,688	11,656,707	7.56	46.92
Accumulated other comprehensive income		-1,510,589	-9.38	194,668	1.15	-35,601	-0.21	428,052	-194,613		
Other equity capital components		-3,250,449	-20.18	-3,217,182	-19.01	-3,297,707	-19.70	-3,204,461	-3,066,150		
Total liabilities and equity capital		16,108,447	100.00	16,921,196	100.00	16,738,129	100.00	17,059,567	15,886,625	-4.80	20.88
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	270,000	1.61	0	0		
Loans and advances from nonbank subsidiaries		0	0	277,828	1.64	0	0	277,782	277,689	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	269,492	1.59	0	0	269,447	269,357	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.02	10.52	81	12.88	12.64	57	13.21	11.94	67	10.81	7.29	79	14.02	9.68	89
Bank net income / Average equity investment in banks	14.58	11.07	82	13.93	12.37	65	14.08	11.80	76	11.76	7.45	82	15.03	10.51	87
Nonbank net income / Average equity investment in nonbanks	11.80	10.05	62	9.68	13.40	54	11.52	13.12	57	11.88	9.75	66	12.02	7.89	69
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	100.04	98.83	30	101.80	96.24	52	100.59	96.79	42	101.38	88.16	41	98.12	82.22	30
Nonbank net income / Parent net income	1.39	2.55	60	1.15	3.10	56	1.35	3.40	57	1.66	3.59	58	1.27	5.93	59
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	45.52	17.48	87	43.12	16.87	87	39.29	16.81	87	45.95	20.06	85	43.24	20.43	82
Total debt / Equity capital	39.75	12.15	87	34.60	11.60	87	30.38	11.71	84	34.99	14.41	82	32.41	14.31	78
Total debt + notes payable to subs that issued TPS / Equity capital	39.75	14.28	87	36.88	13.82	87	30.38	13.63	84	37.30	16.67	84	34.84	16.36	80
Total debt + Loans guaranteed for affiliate / Equity capital	39.75	12.21	87	34.60	11.69	87	30.38	11.77	84	34.99	14.68	82	32.41	14.56	78
Total debt / Equity capital – excess over fair value	39.95	12.27	87	34.77	11.71	87	30.53	11.81	84	35.15	14.52	82	32.56	14.51	78
Long-term debt / Equity capital	35.24	11.61	86	30.38	11.05	87	26.23	10.95	83	30.72	13.56	82	27.90	13.04	77
Short-term debt / Equity capital	4.51	0.43	93	4.22	0.48	90	4.15	0.57	89	4.27	0.77	87	4.51	1.02	84
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.50	0.09	88	0.47	0.09	90	0.46	0.05	90	0.44	0.08	89	0.46	0.12	88
Long-term debt / Consolidated long-term debt	100	39.62	96	90.25	39.10	89	100	39.86	95	87.79	34.67	92	67.45	28.44	83
Double Leverage															
Equity investment in subs / Equity capital	96.38	103.92	15	95.57	103.07	12	94.55	103.22	9	94.32	102.81	10	86.23	103.22	3
Total investment in subs / Equity capital	125.37	109.01	88	124.59	108.26	86	120.05	108.40	85	119.08	110.16	83	109.71	111.07	65
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.26	0.41	17	-0.35	0.25	13	-0.42	0.29	9	-0.55	0.47	14	-1.02	0.36	5
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	9.02	126.15	6	76.84	138.64	23	113.37	152.85	36	129.79	136.59	53	286.22	177.68	83
Cash from ops + noncash items + op expense / Op expense + dividend	-127.66	116.54	6	72.60	130.64	25	147.18	154.48	55	223.11	147.24	83	281.11	190.27	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	89.30	92.87	39	-103.09	103.17	5	36.61	98.54	10	96.72	134.08	26	333.28	116.34	97
Pretax operating income + interest expense / Interest expense	45.81	1,457.38	17	432.78	1,479.01	29	684.25	1,835.33	30	720.44	2,016.32	39	1,806.92	1,968.54	62
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	45.81	1,417.74	16	427	1,667.11	28	676.06	1,770.77	29	700.98	1,539.23	41	1,691.70	1,632.83	64
Dividends + interest from subsidiaries / Interest expense + dividends	7.03	140.52	11	68.39	153.06	22	103.46	174.12	25	122.71	150.43	46	293.14	210.80	77
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	37.58	28.68	79	35.56	41.77	71	36.97	47.61	69	27.04	35.64	64	32.16	57.11	66
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.83	3.32	75	6.81	3.64	76	6.79	3.44	74	11.34	3.85	85	12.29	2.64	89
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.13	1.69	53	0.27	1.79	62	0.26	1.76	63	0.27	2.66	61	0.33	5.62	58
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	82	0	0.07	81	0	0.06	81	0	0.08	77	0.01	0.19	73

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
		82.17		139.14	78.46	87	86.77	66.37	72	73.76	81.10	53	30.10	57.84	26	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		40.32		34	62		42.70	25.30	88	40.96	28.27	77	52.66	42.29	66	41.03
Dividends declared / Net income																33.08
Net income – dividends / Average equity.....		8.36		7.04	66		7.38	9.64	36	7.80	8.62	45	5.12	4.14	64	8.26
Percent of Dividends Paid																
Dividends from bank subsidiaries		0.01		128.25	22		78.77	139.49	30	118.66	155.92	37	141.33	132.17	57	330.60
Dividends from nonbank subsidiaries		0		2.20	26		0.01	3.97	55	1.31	4.90	62	0.03	3.41	48	0.11
Dividends from subsidiary holding companies.....		0		2.84	45		0	6.36	45	0	5.91	45	0	4.85	44	0
Dividends from all subsidiaries		0.01		168.66	9		78.78	193.08	20	119.97	203.53	28	141.36	174.85	47	330.71
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries		0.01		43.08	19		33.04	36.56	44	48.32	45.96	49	73.41	60.28	64	138.24
Interest income from bank subsidiaries.....		3.19		0.13	96		1.36	0.11	94	1.29	0.11	93	3.79	0.36	93	7.86
Management and service fees from bank subsidiaries		0		0.85	38		0	0.90	37	0	0.88	38	0	1.47	37	0
Other income from bank subsidiaries.....		0		0	46		0	0	46	0	0	47	0	0	46	0
Operating income from bank subsidiaries		3.20		46.71	17		34.40	38.35	47	49.61	51.33	47	77.20	62.88	66	146.10
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		0		45.98	15		0.39	54.17	37	39.94	62.63	37	0.80	56.39	32	3.49
Interest income from nonbank subsidiaries.....		0		2.85	35		0	2.35	32	0.41	2.44	67	0	7.38	32	0
Management and service fees from nonbank subsidiaries		0		0.54	41		0	0.63	39	0	0.37	40	0	0.86	39	0
Other income from nonbank subsidiaries.....		0		0.18	46		0	0.08	46	0	0.07	45	0	0.16	46	0
Operating income from nonbank subsidiaries		0		54.49	11		0.39	76.16	15	40.35	87.22	34	0.80	79.84	17	3.49
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....																61.23
Interest income from subsidiary holding companies																6.54
Management and service fees from subsidiary holding companies.....																0.36
Other income from subsidiary holding companies.....																0.29
Operating income from subsidiary holding companies																76.49
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries		0.22		65.33	23		90.79	67.82	46	92.53	74.16	42	93.16	69.76	51	93.88
Interest income from bank subsidiaries.....		127.54		0.78	99		3.74	0.39	92	2.47	0.23	92	4.81	0.63	92	5.34
Management and service fees from bank subsidiaries		0		1.33	38		0	2.08	36	0	1.44	37	0	1.87	37	0
Other income from bank subsidiaries.....		0		0.03	46		0	0.02	46	0	0.02	46	0	0.04	45	0
Operating income from bank subsidiaries		127.76		75.26	99		94.53	81.78	41	95	83.13	34	97.97	82.20	52	99.22
Dividends from nonbank subsidiaries		0		3.28	25		0.01	2.67	54	1.02	3.07	66	0.02	1.95	48	0.03
Interest income from nonbank subsidiaries.....		0		0.24	38		0	0.35	37	0.01	0.18	76	0	0.73	36	0
Management and service fees from nonbank subsidiaries		0		0.01	43		0	0.02	42	0	0.01	42	0	0.02	42	0
Other income from nonbank subsidiaries.....		0		0	47		0	0.01	47	0	0.01	45	0	0.01	46	0
Operating income from nonbank subsidiaries		0		5.58	20		0.01	6.48	36	1.03	4.67	58	0.02	4.70	35	0.03
Dividends from subsidiary holding companies.....		0		1.79	45		0	2.43	45	0	2.10	45	0	2.53	44	0
Interest income from subsidiary holding companies		0		0.01	46		0	0.01	45	0	0.01	45	0	0.11	44	0
Management and service fees from subsidiary holding companies		0		0	49		0	0	49	0	0	48	0	0	49	0
Other income from subsidiary holding companies		0		0	50		0	0	50	0	0	50	0	0	49	0
Operating income from subsidiary holding companies		0		3.21	44		0	3.96	44	0	3.91	43	0	4.56	42	0
Loans and advances from subsidiaries / Short term debt.....		0		189.04	14		55.68	135.34	46	54.08	158.10	43	55.67	135.13	51	55.56
Loans and advances from subsidiaries / Total debt		0		28.16	13		6.79	28.31	38	7.39	26.38	38	6.79	27.08	40	7.73